

## Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

Case No.: 19-23618-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Amanda M. Karolewicz  
23 Wittenberg Dr  
Fords, NJ 08863-1214

Darren Karolewicz  
23 Wittenberg Dr  
Fords, NJ 08863-1214

Social Security No.: xxx-xx-1351 xxx-xx-9417

Employer's Tax I.D. No.:

## **NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 9/4/19  
Time: 10:00 AM  
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: August 6, 2019  
JAN: pbf

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Amanda M. Karolewicz  
Darren Karolewicz  
Debtors

Case No. 19-23618-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 132

Page 1 of 3  
Total Noticed: 103

Date Rcvd: Aug 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2019.

db/jdb Amanda M. Karolewicz, Darren Karolewicz, 23 Wittenberg Dr, Fords, NJ 08863-1214  
cr +CJFCU, 380 Berry Street, Woodbridge, NJ 07095-3347  
cr +Quicken Loans Inc., 216 Haddon Avenue. Suite 406, Westmont, NJ 08108-2812  
518349356 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998-2238)  
518349357 Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413  
518349359 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803  
518349358 Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801  
518349360 Best Buy/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497  
518349361 Best Buy/Cbna, Citibank Corp/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034  
518349362 Capl/dbarn, Capital, 1 Retail Srvs Attn Bankruptcy, Salt Lake City, UT 84101  
518349363 Capl/dbarn, PO Box 30253, Salt Lake City, UT 84130-0253  
518349364 Capital Bank, Attn: Bankruptcy, 1 Church St Ste 300, Rockville, MD 20850-4190  
518349369 Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298  
518349370 Citi, PO Box 6190, Sioux Falls, SD 57117-6190  
518349371 Citi/Sears, Citibank/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034  
518349372 Citibank/the Home Depot, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034  
518349373 Comenitybank/New York, Attn: Bankruptcy, PO Box 18215, Columbus, OH 43081  
518349377 Costco Anywhere Visa Card, Attn: Bankruptcy, PO Box 6500, Sioux Falls, SD 57117-6500  
518349378 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services LLC, Attn: President/CEO, PO Box 81577, Austin, TX 78708-1577)  
518349380 DISCOVER BANK, CO WELTMAN WEINBERG REIS, 170 S Independence Mall W Ste 874W, Philadelphia, PA 19106-3334  
518349379 Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Blvd, Mason, OH 45040-8999  
518364078 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
(address filed with court: Ford Motor Credit Co LLC, POB 62180, Colorado Springs, CO 80962-4400)  
518349383 Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610  
518349384 FedLoan Servicing, Attn: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184  
518349385 Ford Motor Credit Comp, PO Box 542000, Omaha, NE 68154-8000  
518376015 +Greensky, LLC, 1797 Northeast Expressway, Suite 100, Atlanta, GA 30329-2451  
518349388 +Home Point Financial C, 4849 Greenville Ave, Dallas, TX 75206-4191  
518349389 +Home Point Financial Corp, Attn: Correspondence, 11511 Luna Rd Ste 200, Dallas, TX 75234-6451  
518375533 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
518349390 Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369  
518349391 Kohls/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
518349393 Linoln Automotive Financial Services, Attn: Bankruptcy, PO Box 542000, Omaha, NE 68154-8000  
518349394 Macys/dsnb, PO Box 8218, Mason, OH 45040-8218  
518349396 Navient, Attn: Bankruptcy, PO Box 9000, Wilkes Barre, PA 18773-9000  
518349395 +Navient, 123 S Justison St, Wilmington, DE 19801-5363  
518349397 Pnc Bank, Attn: Bankruptcy Department, PO Box 94982, Cleveland, OH 44101-4982  
518349398 Pnc Bank, N.A., PO Box 3180, Pittsburgh, PA 15230-3180  
518349401 Raymour & Flanigan, Attn: Bankruptcy, PO Box 130, Liverpool, NY 13088-0130  
518349402 Rothman Furn, Attn: Bankruptcy Mac F8235-02F, PO Box 10438, Des Moines, IA 50306-0438  
518349403 Sears/Cbna, PO Box 6217, Sioux Falls, SD 57117-6217  
518349404 Suntrust Bank/Greensky, Attn: Bankruptcy, PO Box 29429, Atlanta, GA 30359-0429  
518349405 Suntrustbank/Gs Loan S, 1797 Northeast Expy NE, Atlanta, GA 30329-7803  
518349420 Target, Attn: Bankruptcy, PO Box 9475, Minneapolis, MN 55440-9475  
518349421 Td Auto Finance, PO Box 9223, Farmington, MI 48333-9223  
518349422 Td Auto Finance, Attn: Bankruptcy Dept, PO Box 9223, Farmington Hills, MI 48333-9223  
518349423 Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673  
518349424 Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497  
518349425 Time Investment Co, 929 E North Riv, West Bend, WI 53090  
518349427 Tnb-Visa (TV) / Target, C/O Financial & Retail Services Mailstop, PO Box 9475, Minneapolis, MN 55440-9475  
518349428 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US Bank/Rms Cc, Attn: Bankruptcy, PO Box 5229, Cincinnati, OH 45201-5229)  
518349430 US Dep Ed, PO Box 5609, Greenville, TX 75403-5609  
518349431 US Dept of Education, Attn: Bankruptcy, PO Box 16448, Saint Paul, MN 55116-0448  
518349432 ++VALLEY, ATTN ATTN LEGAL DEPARTMENT, 1455 VALLEY ROAD, WAYNE NJ 07470-8448  
(address filed with court: Valley National Bank, Attn: Legal Dept, 1455 Valley Rd, Wayne, NJ 07470-2089)  
518349433 +Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494

District/off: 0312-3

User: admin  
Form ID: 132

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Total Noticed: 103

Date Rcvd: Aug 06, 2019

518349443     ++WELLS FARGO BANK NA,   WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
                 ATTN BANKRUPTCY DEPT MAC X7801-014,   3476 STATEVIEW BLVD,   FORT MILL SC 29715-7203  
(address filed with court: Wells Fargo Hm Mortgag,   8480 Stagecoach Cir,  
                 Frederick, MD 21701-4747)  
518349434     Webbank/dfs,   PO Box 81607,   Austin, TX 78708-1607  
518349435     Wells Fargo,   PO Box 94435,   Albuquerque, NM 87199-4435  
518349436     Wells Fargo Auto Finance,   Attn: Bankruptcy,   PO Box 29704,   Phoenix, AZ 85038-9704  
518349438     +Wells Fargo Bank,   PO BOX 503,   Des Moines, IA 50302-0503  
518349437     Wells Fargo Bank,   Attn: Bankruptcy,   PO Box 10438,   Des Moines, IA 50306-0438  
518349439     Wells Fargo Bank Auto,   PO Box 29704,   Phoenix, AZ 85038-9704  
518349440     Wells Fargo Bank NA,   Attn: Bankruptcy,   1 Home Campus # MAC X2303-01A,  
                 Des Moines, IA 50328-0001  
518349441     Wells Fargo Bank Nv NA,   PO Box 94435,   Albuquerque, NM 87199-4435  
518349442     Wells Fargo Financial,   PO Box 94435,   Albuquerque, NM 87199-4435  
518349444     Wells Fargo Home Equity,   Attn: Bankruptcy,   PO Box 29704,   Phoenix, AZ 85038-9704  
518349445     Wfb Auto,   PO Box 10709,   Raleigh, NC 27605-0709  
518349446     Wffnb/Home Project Vis,   PO Box 94435,   Albuquerque, NM 87199-4435  
518349447     Wffnb/raymour & Faniga,   PO Box 94435,   Albuquerque, NM 87199-4435

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg           E-mail/Text: usanj.njbankr@usdoj.gov Aug 07 2019 00:00:08   U.S. Attorney, 970 Broad St.,  
                 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg           +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 07 2019 00:00:04   United States Trustee,  
                 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
                 Newark, NJ 07102-5235

518349365     E-mail/Text: bkr@cardworks.com Aug 06 2019 23:58:57   Capital Bank,N.A., PO Box 9224,  
                 Old Bethpage, NY 11804-9224

518349366     E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 07 2019 00:02:00   Capital One,  
                 Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

518349367     E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 07 2019 00:01:25  
                 Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281

518349368     E-mail/Text: collections@cjfcu.org Aug 06 2019 23:59:12   Central Jersey Fcu, 123 Green St,  
                 Woodbridge, NJ 07095-2910

518349375     E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 06 2019 23:59:54   ComenityCapital/Boscov,  
                 Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125

518349374     E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 06 2019 23:59:54   Comenitybank/Ny&Co,  
                 PO Box 182789, Columbus, OH 43218-2789

518349376     E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 06 2019 23:59:54   Comenitycb/boscov,  
                 PO Box 182120, Columbus, OH 43218-2120

518349382     E-mail/Text: mrdiscen@discover.com Aug 06 2019 23:59:13   Discover Financial,  
                 Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850-5316

518359692     E-mail/Text: mrdiscen@discover.com Aug 06 2019 23:59:13   Discover Bank,  
                 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

518349381     E-mail/Text: mrdiscen@discover.com Aug 06 2019 23:59:13   Discover Fin Svcs LLC,  
                 PO Box 15316, Wilmington, DE 19850-5316

518376046     E-mail/Text: bk@freedomfinancialnetwork.com Aug 06 2019 23:59:02  
                 Freedom Financial Asset Management, LLC, P.O.Box 2340, Phoenix, AZ 85002

518349386     E-mail/Text: bk@freedomfinancialnetwork.com Aug 06 2019 23:59:02   Freedom Plus,  
                 1875 S Grant St, San Mateo, CA 94402-2666

518349387     E-mail/Text: bk@freedomfinancialnetwork.com Aug 06 2019 23:59:02   Freedom Plus,  
                 Attn: Bankruptcy, PO Box 2340, Phoenix, AZ 85002-2340

518349392     +E-mail/Text: bncnotices@becket-lee.com Aug 06 2019 23:59:22   Kohls/capone,  
                 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

518349400     E-mail/Text: bankruptcyteam@quickenloans.com Aug 07 2019 00:00:22   Quicken Loans,  
                 Attn: Bankruptcy, 1050 Woodward Ave, Detroit, MI 48226-1906

518349399     E-mail/Text: bankruptcyteam@quickenloans.com Aug 07 2019 00:00:22   Quicken Loans,  
                 1050 Woodward Ave, Detroit, MI 48226-1906

518376909     +E-mail/Text: bankruptcyteam@quickenloans.com Aug 07 2019 00:00:22   Quicken Loans Inc.,  
                 635 Woodward Avenue, Detroit, MI 48226-3408

518349411     E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:02:28   Syncb/Pc Richard, C/o,  
                 PO Box 965036, Orlando, FL 32896-5036

518349406     E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:01:21   Syncb/ashley Homestore, C/o,  
                 PO Box 965036, Orlando, FL 32896-5036

518349407     E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:01:53   Syncb/jcp, PO Box 965007,  
                 Orlando, FL 32896-5007

518349408     E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:01:20   Syncb/lowes, PO Box 956005,  
                 Orlando, FL 32801

518349409     E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:01:20   Syncb/mc, PO Box 965005,  
                 Orlando, FL 32896-5005

518349410     E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:02:28   Syncb/oldnavydc, PO Box 965005,  
                 Orlando, FL 32896-5005

518349412     E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:02:28   Syncb/sleepys, C/o,  
                 PO Box 965036, Orlando, FL 32896-5036

518349413     E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:01:21   Synchrony Bank,  
                 Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

518350806     +E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:01:53   Synchrony Bank,  
                 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518349414     E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:01:21   Synchrony Bank/ Jc Penneys,  
                 Attn: Bankruptcy, PO Box 956060, Orlando, FL 32801-5060

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User: admin  
Form ID: 132

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Total Noticed: 103

Date Rcvd: Aug 06, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

518349415 E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:01:53 Synchrony Bank/Hh Gregg,  
Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060  
518349416 E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:01:20 Synchrony Bank/Lowes,  
Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060  
518349417 E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:02:29 Synchrony Bank/Old Navy,  
Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060  
518349418 E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:02:31 Synchrony Bank/Pc Richard,  
Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060  
518349419 E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:02:29 Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, PO Box 965060,  
Orlando, FL 32896-5060  
518349426 E-mail/Text: bankruptcy@timeinvestment.com Aug 07 2019 00:00:07 Time Investment Company, Inc., Attn: Bankruptcy, 100 N 6th Ave,  
West Bend, WI 53095-3306  
518349431 E-mail/Text: EDBKNotices@ecmc.org Aug 06 2019 23:59:11 US Dept of Education,  
Attn: Bankruptcy, PO Box 16448, Saint Paul, MN 55116-0448

TOTAL: 36

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518361484\* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
(address filed with court: Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000,  
Detroit, MI. 48255-0953)  
518371006\* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
(address filed with court: Ford Motor Credit Company, LLC, P.O. Box 62180,  
Colorado Springs, CO 80962)  
518349429\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US Bk Rms Cc, PO Box 108, Saint Louis, MO 63166-0108)  
TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Kevin Gordon McDonald on behalf of Creditor Quicken Loans Inc. kmcdonald@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Robert J. Malloy on behalf of Creditor CJFCU ecf.rjmalloylaw@gmail.com  
Steven J Sico on behalf of Joint Debtor Darren Karolewicz sjs@stevensico.com,  
stevensico@gmail.com  
Steven J Sico on behalf of Debtor Amanda M. Karolewicz sjs@stevensico.com, stevensico@gmail.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6